

	Type	L #	Hits	Search Text	DBs
1	BRS	L1	0	diasability	US-PGPUB; EPO; JPO; DERWENT; IBM_TDB
2	BRS	L2	923	disability	US-PGPUB; EPO; JPO; DERWENT; IBM_TDB
3	BRS	L3	14	disability adj insurance	US-PGPUB; EPO; JPO; DERWENT; IBM_TDB
4	BRS	L4	2	3 and trust	US-PGPUB; EPO; JPO; DERWENT; IBM_TDB
5	BRS	L5	4	3 and premium	US-PGPUB; EPO; JPO; DERWENT; IBM_TDB
6	BRS	L6	0	trust adj asset	US-PGPUB; EPO; JPO; DERWENT; IBM_TDB
7	BRS	L7	12	3 and payment	US-PGPUB; EPO; JPO; DERWENT; IBM_TDB

→ REVIEWED - NO RELEVANT HITS

## Welcome to DialogClassic Web(tm)

Dialog level 02.05.06D  
Last logoff: 05jun02 17:57:48  
Logon file405 10jun02 12:55:13

## \*\*\* ANNOUNCEMENT \*\*\*

\*\*\*

--Important Notice for Japanese KMKNET Users  
KMKNET will be terminated on 5/31/02. Please  
switch to DLGNET. Please refer to the G-Search  
home page at <http://www.g-search.or.jp>  
for more information.

\*\*\*

--SourceOne patents are now delivered to your  
email inbox as PDF replacing TIFF delivery.  
See HELP SOURCE1 for more information.

\*\*\*

--Important news for public and academic  
libraries. See HELP LIBRARY for more information.

\*\*\*

--Important Notice to Freelance Authors--  
See HELP FREELANCE for more information

\*\*\*

For information about the access to file 43 please see Help News43.

\*\*\*

## NEW FILES RELEASED

\*\*\*AGROProjects (File 235) \*\*\*ARCHIVES OF DERMATOLOGY - SUBSCRIBERS (File 787)  
\*\*\*ARCHIVES OF GENERAL PSYCHIATRY -SUBSCRIBERS (File 794)  
\*\*\*ARCHIVES OF INTERNAL MEDICINE - SUBSCRIBERS (File 795)  
\*\*\*ARCHIVES OF NEUROLOGY - SUBSCRIBERS (File 796)  
\*\*\*ARCHIVES OF OPHTHALMOLOGY - SUBSCRIBERS (File 797)  
\*\*\*ARCHIVES OF OTOLARYNGOLOGY - SUBSCRIBERS (File 798)  
\*\*\*ARCHIVES OF PEDIATRIC & ADOLESCENT MEDICINE-  
Subscribers (File 789)  
\*\*\*ARCHIVES OF SURGERY - SUBSCRIBERS (File 800)  
\*\*\*JAMA - Journal of the American Medical Association -  
Subscribers (File 785)  
\*\*\*TRADEMARKSCAN-Japan (File 669)

\*\*\*

## UPDATING RESUMED

\*\*\*Delphes European Business (File 481)

\*\*\*

## RELOADED

\*\*\*CLAIMS/US PATENTS (Files 340, 341, 942)  
\*\*\*Kompass Western Europe (590)  
\*\*\*D&B - Dun's Market Identifiers (516)

## REMOVED

\*\*\*Baton Rouge Advocate (File 382)  
\*\*\*Washington Post (File 146)  
\*\*\*Books in Print (File 470)  
\*\*\*Court Filings (File 793)

\*\*\* DIALOG HOMEBASE(SM) Main Menu \*\*\*

## Information:

1. Announcements (new files, reloads, etc.)
2. Database, Rates, & Command Descriptions
3. Help in Choosing Databases for Your Topic
4. Customer Services (telephone assistance, training, seminars, etc.)
5. Product Descriptions

## Connections:

6. DIALOG(R) Document Delivery
7. Data Star(R)

DIALOG  
SEARCH

REVIEWED

-SL

6/10/02

/H = Help

/L = Logoff

/NOMENU = Command Mode

Enter an option number to view information or to connect to an online service. Enter a BEGIN command plus a file number to search a database (e.g., B1 for ERIC).

?

B 15, 9, 610, 810, 275, 476, 624, 621, 636, 613, 813, 16, 160, 634, 148, 20, 77, 35, 47, 625, 637, 169

10jun02 12:57:09 User264656 Session D35.1

\$0.00 0.227 DialUnits FileHomeBase

\$0.00 Estimated cost FileHomeBase

\$0.43 INTERNET

\$0.43 Estimated cost this search

\$0.43 Estimated total session cost 0.227 DialUnits

SYSTEM:OS - DIALOG OneSearch

File 15:ABI/Inform(R) 1971-2002/Jun 10

(c) 2002 ProQuest Info&Learning

**\*File 15: SELECT IMAGE AVAILABILITY FOR PROQUEST FILES**

ENTER 'HELP PROQUEST' FOR MORE

File 9:Business & Industry(R) Jul/1994-2002/Jun 07

(c) 2002 Resp. DB Svcs.

File 610:Business Wire 1999-2002/Jun 10

(c) 2002 Business Wire.

**\*File 610: File 610 now contains data from 3/99 forward.**

Archive data (1986-2/99) is available in File 810.

File 810:Business Wire 1986-1999/Feb 28

(c) 1999 Business Wire

File 275:Gale Group Computer DB(TM) 1983-2002/Jun 07

(c) 2002 The Gale Group

File 476:Financial Times Fulltext 1982-2002/Jun 10

(c) 2002 Financial Times Ltd

File 624:McGraw-Hill Publications 1985-2002/Jun 10

(c) 2002 McGraw-Hill Co. Inc

File 621:Gale Group New Prod.Annou.(R) 1985-2002/Jun 07

(c) 2002 The Gale Group

File 636:Gale Group Newsletter DB(TM) 1987-2002/Jun 07

(c) 2002 The Gale Group

File 613:PR Newswire 1999-2002/Jun 10

(c) 2002 PR Newswire Association Inc

**\*File 613: File 613 now contains data from 5/99 forward.**

Archive data (1987-4/99) is available in File 813.

File 813:PR Newswire 1987-1999/Apr 30

(c) 1999 PR Newswire Association Inc

File 16:Gale Group PROMT(R) 1990-2002/Jun 07

(c) 2002 The Gale Group

File 160:Gale Group PROMT(R) 1972-1989

(c) 1999 The Gale Group

File 634:San Jose Mercury Jun 1985-2002/Jun 08

(c) 2002 San Jose Mercury News

File 148:Gale Group Trade & Industry DB 1976-2002/Jun 10

(c)2002 The Gale Group

File 20:Dialog Global Reporter 1997-2002/Jun 10

(c) 2002 The Dialog Corp.

File 77:Conference Papers Index 1973-2002/May

(c) 2002 Cambridge Sci Abs

File 35:Dissertation Abs Online 1861-2002/May

(c) 2002 ProQuest Info&Learning

File 583:Gale Group Globalbase(TM) 1986-2002/Jun 08

(c) 2002 The Gale Group

File 65:Inside Conferences 1993-2002/Jun W2

(c) 2002 BLDSC all rts. reserv.

File 2:INSPEC 1969-2002/Jun W2

(c) 2002 Institution of Electrical Engineers

File 233:Internet & Personal Comp. Abs. 1981-2002/May  
 (c) 2002 Info. Today Inc.  
 File 474:New York Times Abs 1969-2002/Jun 07  
 (c) 2002 The New York Times  
 File 475:Wall Street Journal Abs 1973-2002/Jun 07  
 (c) 2002 The New York Times  
 File 99:Wilson Appl. Sci & Tech Abs 1983-2002/Apr  
 (c) 2002 The HW Wilson Co.  
 File 256:SoftBase:Reviews,Companies&Prods. 82-2002/May  
 (c)2002 Info.Sources Inc  
 File 348:EUROPEAN PATENTS 1978-2002/May W04  
 (c) 2002 European Patent Office  
 File 349:PCT FULLTEXT 1983-2002/UB=20020606,UT=20020530  
 (c) 2002 WIPO/Univentio  
 File 347:JAPIO Oct 1976-2002/Feb(Updated 020604)  
 (c) 2002 JPO & JAPIO

**\*File 347: JAPIO data problems with year 2000 records are now fixed.**

Alerts have been run. See HELP NEWS 347 for details.

File 625:American Banker Publications 1981-2002/Jun 10  
 (c) 2002 American Banker  
 File 637:Journal of Commerce 1986-2002/Jun 10  
 (c) 2002 Journal of Commerce Inc  
 File 169:Insurance Periodicals 1984-1999/Nov 15  
 (c) 1999 NILS Publishing Co.

**\*File 169: This file is closed (no longer updating).**

Set	Items	Description
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S DISABILITY

S1	159820	DISABILITY
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S DISABILITY (W) INSURANCE

159820	DISABILITY
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3208370	INSURANCE
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S2	23297	DISABILITY (W) INSURANCE
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S S2 AND TRUST

23297	S2
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1846865	TRUST
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S3	2341	S2 AND TRUST
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S3 AND PREMIUM AND GUARANTEE

Processing

Processed 10 of 32 files ...

Processing

Processed 20 of 32 files ...

Processing

Completed processing all files

19849769	3
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1087577	PREMIUM
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754693	GUARANTEE
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S4	20736	3 AND PREMIUM AND GUARANTEE
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?

S S4 AND PREMIUM(W) GUARANTEE

20736	S4
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1087577	PREMIUM
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754693	GUARANTEE
--------	-----------

172	PREMIUM(W) GUARANTEE
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S5	75	S4 AND PREMIUM(W) GUARANTEE
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?

S S5 AND EQUAL

75	S5
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1552152	EQUAL
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S6	18	S5 AND EQUAL
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TYPE S6/FREE/1-18

**6/8/1 (Item 1 from file: 15)**

DIALOG(R)File 15:(c) 2002 ProQuest Info&amp;Learning. All rts. reserv.

02227474 81963583

\*\*USE FORMAT 9 FOR FULL TEXT\*\*

**Life insurance: Dispelling illusions** WORD COUNT: 4705 LENGTH: 10  
Pages

Sep 2001

GEOGRAPHIC NAMES: United States; US

DESCRIPTORS: Term insurance; Whole life; Variable life insurance

CLASSIFICATION CODES: 8210 (CN=Life &amp; health insurance); 9190 (CN=United States)

PRINT MEDIA ID: 26131

**6/8/2 (Item 2 from file: 15)**

DIALOG(R)File 15:(c) 2002 ProQuest Info&amp;Learning. All rts. reserv.

02204680 76782296

\*\*USE FORMAT 9 FOR FULL TEXT\*\*

**Insurance** WORD COUNT: 7655

Jul 2001

GEOGRAPHIC NAMES: United States; US; Europe

DESCRIPTORS: Insurance industry; Tax reform; International law;

Many countries; Federal court decisions; Tax court decisions; Income taxes

CLASSIFICATION CODES: 4210 (CN=Institutional taxation); 4330 (CN=Litigation); 8200 (CN=Insurance industry); 9190 (CN=United States); 9175 (CN=Western Europe)

PRINT MEDIA ID: 11289

**6/8/3 (Item 3 from file: 15)**

DIALOG(R)File 15:(c) 2002 ProQuest Info&amp;Learning. All rts. reserv.

02200408 76128349

\*\*USE FORMAT 9 FOR FULL TEXT\*\*

**The titanic option: Valuation of the guaranteed minimum death benefit in variable annuities and mutual funds** WORD COUNT: 8196 LENGTH: 36  
Pages

Mar 2001

GEOGRAPHIC NAMES: United States; US

DESCRIPTORS: Studies; Statistical analysis; Death benefits; Variable annuities; Mutual funds; Value analysis

CLASSIFICATION CODES: 9190 (CN=United States); 9130 (CN=Experimental/Theoretical); 8210 (CN=Life &amp; health insurance); 4220 (CN=Estate planning); 8130 (CN=Investment services)

PRINT MEDIA ID: 19990

**6/8/4 (Item 4 from file: 15)**

DIALOG(R)File 15:(c) 2002 ProQuest Info&amp;Learning. All rts. reserv.

01544384 01-95372

\*\*USE FORMAT 9 FOR FULL TEXT\*\*

**Selling survivorship plans** WORD COUNT: 4535 LENGTH: 6 Pages

Oct 1997

COMPANY NAMES:

Aetna Life Insurance &amp; Annuity Co (DUNS:05-518-1770)

Allmerica Financial  
Fortis Benefits Insurance Co  
Hartford Life Insurance Co (DUNS:04-303-1459)  
John Hancock Mutual Life Insurance Co (DUNS:00-695-2410)  
GEOGRAPHIC NAMES: US

DESCRIPTORS: Manycompanies; Survivor; Life insurance; Family owned  
businesses; Tax planning  
CLASSIFICATION CODES: 9190 (CN=United States); 8210 (CN=Life & health  
insurance); 9520 (CN=Small business); 4210 (CN=Institutional taxation)

**6/8/5 (Item 5 from file: 15)**

DIALOG(R)File 15:(c) 2002 ProQuest Info&Learning. All rts. reserv.

01534511 01-85499

**\*\*USE FORMAT 9 FOR FULL TEXT\*\***

**The new tax rules governing long-term care insurance--part II**

WORD COUNT: 12657 LENGTH: 15 Pages

Nov 1997

GEOGRAPHIC NAMES: US

DESCRIPTORS: Internal Revenue Code; Section 7702B; Internal Revenue Code;  
Section 4980C; Insurance policies; Long term health care; Requirements;  
Health Insurance Portability & Accountability Act 1996-US; Consumer  
protection  
CLASSIFICATION CODES: 9190 (CN=United States); 4200 (CN=Taxation); 8210  
(CN=Life & health insurance); 8320 (CN=Health care industry); 4320  
(CN=Legislation)

**6/8/6 (Item 6 from file: 15)**

DIALOG(R)File 15:(c) 2002 ProQuest Info&Learning. All rts. reserv.

01497368 01-48356

**\*\*USE FORMAT 9 FOR FULL TEXT\*\***

**TMG's 20-, 30-, 40- year term series can cover to age 95** WORD COUNT:  
1362 LENGTH: 2 Pages

Sep 1, 1997

COMPANY NAMES:

TMG Life

GEOGRAPHIC NAMES: US

DESCRIPTORS: Life insurance; Product introduction; Term insurance;  
Insurance premiums; Provisions; Conversion  
CLASSIFICATION CODES: 9190 (CN=United States); 8210 (CN=Life & health  
insurance); 7500 (CN=Product planning & development)

**6/8/7 (Item 7 from file: 15)**

DIALOG(R)File 15:(c) 2002 ProQuest Info&Learning. All rts. reserv.

01355756 00-06743

**\*\*USE FORMAT 9 FOR FULL TEXT\*\***

**Diversity of state valuation laws and regulations: Opportunity or curse?**

WORD COUNT: 7939 LENGTH: 22 Pages

Winter 1996

GEOGRAPHIC NAMES: US

DESCRIPTORS: Life insurance companies; State regulation; Insurance  
commissioners; Differences; Actuarial assumptions ; Cooperation;  
Reciprocity  
CLASSIFICATION CODES: 9190 (CN=United States); 8210 (CN=Life & health  
insurance); 4310 (CN=Regulation)

6/8/8 (Item 8 from file: 15)

DIALOG(R)File 15:(c) 2002 ProQuest Info&Learning. All rts. reserv.

00994598 96-43991

\*\*USE FORMAT 9 FOR FULL TEXT\*\*

**Market mix** WORD COUNT: 962 LENGTH: 3 Pages

Mar 6, 1995

COMPANY NAMES:

North American Co for Life & Health Insurance of New York

Security Connecticut Life Insurance Co (DUNS:04-303-5963)

New England Mutual Life Insurance Co (DUNS:00-695-2873)

GEOGRAPHIC NAMES: US

DESCRIPTORS: Life insurance companies; Product introduction; Manycompanies;  
Manyproducts

CLASSIFICATION CODES: 9190 (CN=United States); 8210 (CN=Life & health  
insurance); 7500 (CN=Product planning & development)

6/8/9 (Item 1 from file: 621)

DIALOG(R)File 621:(c) 2002 The Gale Group. All rts. reserv.

02275236 Supplier Number: 58503317 (USE FORMAT 7 FOR FULLTEXT)

**Allfirst Annuities Agency Introduces First Proprietary Annuity Product -  
ARK Advantage Annuity; New Offering Expands Firm's Product Options.**

Jan 10, 2000

Word Count: 502

PUBLISHER NAME: PR Newswire Association, Inc.

COMPANY NAMES: \*American General Annuity Insurance Co

INDUSTRY NAMES: BUS (Business, General); BUSN (Any type of business)

6/8/10 (Item 1 from file: 613)

DIALOG(R)File 613:(c) 2002 PR Newswire Association Inc. All rts. reserv.

00243239 20000110NYM006 (USE FORMAT 7 FOR FULLTEXT)

**Allfirst Annuities Agency Introduces First Proprietary Annuity Product -  
Ark Advantage Annuity; New Offering Expands Firm's Product Options**

Monday, January 10, 2000 10:00 EST

WORD COUNT: 508

COMPANY NAMES: FIRST MARYLAND BANCORP; OR STE

GEOGRAPHIC NAMES: USA; AMERICAS; NORTH AMERICA

EVENT NAMES: FINANCIAL AND COMMODITY MARKETS

6/8/11 (Item 1 from file: 16)

DIALOG(R)File 16:(c) 2002 The Gale Group. All rts. reserv.

08628127 Supplier Number: 74495432 (USE FORMAT 7 FOR FULLTEXT)

**Full Disclosure's Universal Life Report.**

May 7, 2001

Word Count: 3177

PUBLISHER NAME: The National Underwriter Company

EVENT NAMES: \*330 (Product information)

GEOGRAPHIC NAMES: \*1USA (United States)

PRODUCT NAMES: \*6310000 (Life Insurance)

INDUSTRY NAMES: BUSN (Any type of business); INSR (Insurance and Human  
Resources)

SIC CODES: 6311 (Life insurance)

NAICS CODES: 524113 (Direct Life Insurance Carriers)

SPECIAL FEATURES: INDUSTRY

6/8/12 (Item 2 from file: 16)

DIALOG(R)File 16:(c) 2002 The Gale Group. All rts. reserv.

06921489 Supplier Number: 58503317 (USE FORMAT 7 FOR FULLTEXT)

**Allfirst Annuities Agency Introduces First Proprietary Annuity Product -  
ARK Advantage Annuity; New Offering Expands Firm's Product Options.**

Jan 10, 2000

Word Count: 502

PUBLISHER NAME: PR Newswire Association, Inc.

COMPANY NAMES: \*American General Annuity Insurance Co

INDUSTRY NAMES: BUS (Business, General); BUSN (Any type of business)

SPECIAL FEATURES: COMPANY

6/8/13 (Item 3 from file: 16)

DIALOG(R)File 16:(c) 2002 The Gale Group. All rts. reserv.

05398365 Supplier Number: 53961297 (USE FORMAT 7 FOR FULLTEXT)

**Selling Survivorship Plans.**

Oct, 1997

Word Count: 4727

PUBLISHER NAME: A.M. Best Company, Inc.

EVENT NAMES: \*240 (Marketing procedures)

GEOGRAPHIC NAMES: \*1USA (United States)

PRODUCT NAMES: \*6310000 (Life Insurance)

INDUSTRY NAMES: BUSN (Any type of business); INSR (Insurance and Human Resources)

NAICS CODES: 524113 (Direct Life Insurance Carriers)

SPECIAL FEATURES: INDUSTRY

6/8/14 (Item 1 from file: 148)

DIALOG(R)File 148:(c)2002 The Gale Group. All rts. reserv.

14357834 SUPPLIER NUMBER: 78133107 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**THE TITANIC OPTION: VALUATION OF THE GUARANTEED MINIMUM DEATH BENEFIT IN  
VARIABLE ANNUITIES AND MUTUAL FUNDS.**

March, 2001

WORD COUNT: 16361 LINE COUNT: 01395

INDUSTRY CODES/NAMES: BUSN Any type of business; INSR Insurance and Human Resources

DESCRIPTORS: Life insurance industry--Analysis; Variable annuities--Analysis

PRODUCT/INDUSTRY NAMES: 6310000 (Life Insurance)

SIC CODES: 6311 Life insurance

NAICS CODES: 524113 Direct Life Insurance Carriers

FILE SEGMENT: TI File 148

6/8/15 (Item 2 from file: 148)

DIALOG(R)File 148:(c)2002 The Gale Group. All rts. reserv.

13936578 SUPPLIER NUMBER: 79152313 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Dispelling Illusions.**

Sept, 2001

WORD COUNT: 4841 LINE COUNT: 00391

INDUSTRY CODES/NAMES: BANK Banking, Finance and Accounting; BUSN Any type of business

DESCRIPTORS: Life insurance--Analysis; Life insurance industry--Services

GEOGRAPHIC CODES/NAMES: 1USA United States

PRODUCT/INDUSTRY NAMES: 6310000 (Life Insurance)

SIC CODES: 6311 Life insurance

NAICS CODES: 524113 Direct Life Insurance Carriers



FILE SEGMENT: MC File 75

**6/8/16 (Item 3 from file: 148)**

DIALOG(R)File 148:(c)2002 The Gale Group. All rts. reserv.

13423882 SUPPLIER NUMBER: 74495432 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Full Disclosure's Universal Life Report.**

May 7, 2001

WORD COUNT: 3177 LINE COUNT: 00765

INDUSTRY CODES/NAMES: BUSN Any type of business; INSR Insurance and Human Resources

DESCRIPTORS: Life insurance industry--Rating; Universal life insurance--Rating

GEOGRAPHIC CODES/NAMES: 1USA United States

PRODUCT/INDUSTRY NAMES: 6310000 (Life Insurance)

EVENT CODES/NAMES: 330 Product information

SIC CODES: 6311 Life insurance

NAICS CODES: 524113 Direct Life Insurance Carriers

FILE SEGMENT: TI File 148

**6/8/17 (Item 4 from file: 148)**

DIALOG(R)File 148:(c)2002 The Gale Group. All rts. reserv.

11647748 SUPPLIER NUMBER: 58503317 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Allfirst Annuities Agency Introduces First Proprietary Annuity Product - ARK Advantage Annuity; New Offering Expands Firm's Product Options.**

Jan 10, 2000

WORD COUNT: 527 LINE COUNT: 00048

COMPANY NAMES: American General Annuity Insurance Co

INDUSTRY CODES/NAMES: BUS Business, General; BUSN Any type of business

FILE SEGMENT: NW File 649

**6/8/18 (Item 5 from file: 148)**

DIALOG(R)File 148:(c)2002 The Gale Group. All rts. reserv.

04872185 SUPPLIER NUMBER: 09146398 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**20-yr. min. premium guarantee on UL. (universal life offered by Federal Kemper Life)**

Nov 5, 1990

WORD COUNT: 727 LINE COUNT: 00052

COMPANY NAMES: Federal Kemper Life Assurance Co.--Policies

INDUSTRY CODES/NAMES: INSR Insurance and Human Resources

DESCRIPTORS: Universal life insurance--Policies

SIC CODES: 6311 Life insurance

FILE SEGMENT: TI File 148

?

Set	Items	Description
S1	159820	DISABILITY
S2	23297	DISABILITY (W) INSURANCE
S3	2341	S2 AND TRUST
S4	20736	3 AND PREMIUM AND GUARANTEE
S5	75	S4 AND PREMIUM(W)GUARANTEE
S6	18	S5 AND EQUAL

?

S2 AND WITHIN (2W)TRUST

Processing

Processed 10 of 32 files ...

Processing  
Processing  
Processed 20 of 32 files ...  
Processing  
Completed processing all files  
24696463 2  
8026630 WITHIN  
1846865 TRUST  
1964 WITHIN(2W)TRUST  
S7 882 2 AND WITHIN (2W)TRUST

?  
S S7 AND GUARANTEE  
882 S7  
754693 GUARANTEE  
S8 100 S7 AND GUARANTEE

?  
S S8 AND PREMIUM  
100 S8  
1087577 PREMIUM  
S9 17 S8 AND PREMIUM

?  
TYPE S9/FREE/1-17

**9/8/1 (Item 1 from file: 15)**

DIALOG(R)File 15:(c) 2002 ProQuest Info&Learning. All rts. reserv.

02208164 77239730

**\*\*USE FORMAT 9 FOR FULL TEXT\*\***

**Planning for families of children with disabilities** WORD COUNT: 7057

LENGTH: 10 Pages

Aug 2001

GEOGRAPHIC NAMES: United States; US

DESCRIPTORS: Financial planning; Estate planning; Dependents; Handicapped people

CLASSIFICATION CODES: 9190 (CN=United States); 4220 (CN=Estate planning); 3400 (CN=Investment analysis & personal finance)

PRINT MEDIA ID: 13790

**9/8/2 (Item 2 from file: 15)**

DIALOG(R)File 15:(c) 2002 ProQuest Info&Learning. All rts. reserv.

02192573 75270216

**\*\*USE FORMAT 9 FOR FULL TEXT\*\***

**Knowledge management: An organizational capabilities perspective**

WORD COUNT: 10935 LENGTH: 30 Pages

Summer 2001

DESCRIPTORS: Studies; Knowledge management; Corporate culture; Organizational structure; Models

CLASSIFICATION CODES: 9130 (CN=Experimental/Theoretical); 5220 (CN=Information technology management); 2500 (CN=Organizational behavior)

PRINT MEDIA ID: 13832

**9/8/3 (Item 3 from file: 15)**

DIALOG(R)File 15:(c) 2002 ProQuest Info&Learning. All rts. reserv.

01869910 05-20902

**\*\*USE FORMAT 9 FOR FULL TEXT\*\***

**Executive summary: Evaluating issues in privatizing Social Security**

WORD COUNT: 8075 LENGTH: 10 Pages

1999

GEOGRAPHIC NAMES: US

DESCRIPTORS: Social security; Trust funds; Privatization; Insurance  
CLASSIFICATION CODES: 9190 (CN=United States); 1120 (CN=Economic policy & planning); 1200 (CN=Social policy); 8200 (CN=Insurance industry)

**9/8/4 (Item 4 from file: 15)**

DIALOG(R)File 15:(c) 2002 ProQuest Info&Learning. All rts. reserv.

01671691 03-22681

**\*\*USE FORMAT 9 FOR FULL TEXT\*\***

**Analyzing the financing of nonqualified deferred compensation plans**

WORD COUNT: 9428 LENGTH: 16 Pages

Third Quarter 1998

GEOGRAPHIC NAMES: US

DESCRIPTORS: Nonqualified pension plans; Deferred compensation; Executive compensation; Corporate tax planning  
CLASSIFICATION CODES: 9190 (CN=United States); 6400 (CN=Employee benefits & compensation); 2130 (CN=Executives); 4210 (CN=Institutional taxation)

**9/8/5 (Item 5 from file: 15)**

DIALOG(R)File 15:(c) 2002 ProQuest Info&Learning. All rts. reserv.

01428631 00-79618

**\*\*USE FORMAT 9 FOR FULL TEXT\*\***

**Two bulls in two pens** WORD COUNT: 3661 LENGTH: 4 Pages

May 1997

COMPANY NAMES:

Bankers Trust Co (DUNS:00-698-0759)

Alex Brown & Co

GEOGRAPHIC NAMES: US

DESCRIPTORS: International lending; International finance; Bank acquisitions & mergers; Investment bankers; Corporate profiles  
CLASSIFICATION CODES: 8110 (CN=Commercial banking); 2330 (CN=Acquisitions & mergers); 3400 (CN=Investment analysis); 9180 (CN=International); 9190 (CN=United States); 9110 (CN=Company specific); 8130 (CN=Investment services)

**9/8/6 (Item 6 from file: 15)**

DIALOG(R)File 15:(c) 2002 ProQuest Info&Learning. All rts. reserv.

00920343 95-69735

**\*\*USE FORMAT 9 FOR FULL TEXT\*\***

**Significant recent developments in estate planning (Part I)**

WORD COUNT: 12040 LENGTH: 15 Pages

Oct 1994

GEOGRAPHIC NAMES: US

DESCRIPTORS: Letter rulings; Ltr. Rul. 9419007; Letter rulings; Ltr. Rul. 9352001; Letter rulings; Ltr. Rul. 9340052; Letter rulings; Ltr. Rul. 9343003; Letter rulings; Ltr. Rul. 9350032; Estate planning; Estate taxes; Gifts; Disclaimers; Powers of appointment; Tax deductions; Donations; Federal court decisions; Administrative expenses  
CLASSIFICATION CODES: 9190 (CN=United States); 4220 (CN=Estate planning); 4330 (CN=Litigation)

**9/8/7 (Item 1 from file: 476)**

DIALOG(R)File 476:(c) 2002 Financial Times Ltd. All rts. reserv.

0008067482 BOFIQAYAE3FT

**FT Guide for the Serious Investor (11): Revealed: where your money goes and what you really get for it / These tables enable you to compare the cost and flexibility of bonds on offer**

Saturday, September 16, 1995

Word Count: 3,154

DESCRIPTORS: Service costs & Service prices; Comment & Analysis; Products & Product use

GEOGRAPHIC NAMES: United Kingdom (GC=GB); World (GC=XA)

PRODUCT/INDUSTRY NAMES: Investment Offices, NEC (SC=6726)

**9/8/8 (Item 1 from file: 148)**

DIALOG(R)File 148:(c)2002 The Gale Group. All rts. reserv.

11755723 SUPPLIER NUMBER: 55450619 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Executive Summary: Evaluating Issues in Privatizing Social Security.**

Spring, 1999

WORD COUNT: 8306 LINE COUNT: 00744

INDUSTRY CODES/NAMES: BUSN Any type of business; GOVT Government and Law; INSR Insurance and Human Resources; LAW Law

DESCRIPTORS: Privatization--Economic aspects; Social security--Planning; Defined contribution plans--Management; Corporate bonds--Management

GEOGRAPHIC CODES/NAMES: 1USA United States

FILE SEGMENT: LRI File 150

**9/8/9 (Item 2 from file: 148)**

DIALOG(R)File 148:(c)2002 The Gale Group. All rts. reserv.

11586281 SUPPLIER NUMBER: 55450618 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**The Galveston Plan and Social Security: A Comparative Analysis of Two Systems.(Statistical Data Included)**

Spring, 1999

WORD COUNT: 9732 LINE COUNT: 01062

INDUSTRY CODES/NAMES: BUSN Any type of business; GOVT Government and Law; INSR Insurance and Human Resources; LAW Law

DESCRIPTORS: Privatization--Economic aspects; Retirement income--Management; Texas--Social policy

GEOGRAPHIC CODES/NAMES: 1USA United States

FILE SEGMENT: LRI File 150

**9/8/10 (Item 3 from file: 148)**

DIALOG(R)File 148:(c)2002 The Gale Group. All rts. reserv.

07545125 SUPPLIER NUMBER: 15786349 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Significant recent developments in estate planning. (part 1)**

Oct, 1994

WORD COUNT: 12777 LINE COUNT: 01023

INDUSTRY CODES/NAMES: GOVT Government and Law; BANK Banking, Finance and Accounting

DESCRIPTORS: Estate planning--Laws, regulations, etc.; Probate law--Litigation; Gifts--Laws, regulations, etc.; Gifts, Disclaimer of--Laws, regulations, etc.; Powers (Law)--Laws, regulations, etc.

GEOGRAPHIC CODES: NNUS

FILE SEGMENT: LRI File 150

**9/8/11 (Item 4 from file: 148)**

DIALOG(R)File 148:(c)2002 The Gale Group. All rts. reserv.

05834782 SUPPLIER NUMBER: 12118213 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**1992 software product directory. (software for pension and employee  
 benefits industries) (Exclusive Survey) (Directory)**  
 March, 1992  
 WORD COUNT: 19838 LINE COUNT: 02020

SPECIAL FEATURES: illustration; table  
 INDUSTRY CODES/NAMES: INSR Insurance and Human Resources  
 DESCRIPTORS: Software--Directories; Employee fringe benefits--Computer  
 programs; Defined benefit pension plans--Computer programs; Computer  
 software industry--Products  
 SIC CODES: 7372 Prepackaged software  
 FILE SEGMENT: TI File 148

**9/8/12 (Item 1 from file: 20)**

DIALOG(R)File 20:(c) 2002 The Dialog Corp. All rts. reserv.

13999001 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Claims Direct PLC - Interim Results**  
 November 29, 2000  
 WORD COUNT: 3111

COMPANY NAMES: Claims Direct Group PLC  
 DESCRIPTORS: Results; Company News  
 COUNTRY NAMES/CODES: United Kingdom (GB)  
 REGIONS: Europe; European Union; Western Europe

**9/8/13 (Item 2 from file: 20)**

DIALOG(R)File 20:(c) 2002 The Dialog Corp. All rts. reserv.

13067971 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Hardy Underwriting - Interim Results**  
 September 27, 2000  
 WORD COUNT: 3271

COMPANY NAMES: Hardy Underwriting Group PLC  
 DESCRIPTORS: Company News; Results

**9/8/14 (Item 3 from file: 20)**

DIALOG(R)File 20:(c) 2002 The Dialog Corp. All rts. reserv.

03512657 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**MARKET REPORT: FRANCE - Fighting to build on firm foundations.**  
 November 20, 1998  
 WORD COUNT: 3152

DESCRIPTORS: Market Reports; Comment & Analysis; Market News  
 COUNTRY NAMES/CODES: France (FR)  
 REGIONS: Europe; European Union; Mediterranean; Western Europe  
 SIC CODES/DESCRIPTIONS: 6300 (Insurance Carriers)

**9/8/15 (Item 1 from file: 348)**

00310264

**Improved pension benefits system.  
 Pensionskassensystem.**

**Systeme pour caisse de retraite.**

LANGUAGE (Publication,Procedural,Application): English; English; English  
 FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	EPABF1	2183

SPEC A (English) EPABF1 3412  
 Total word count - document A 5595  
 Total word count - document B 0  
 Total word count - documents A + B 5595

9/8/16 (Item 1 from file: 349)

DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

00905526 \*\*Image available\*\*

**SYSTEM FOR FUNDING, ANALIZING AND MANAGING LIFE INSURANCE POLICIES FUNDED WITH ANNUITIES**

**SYSTEME DE FINANCEMENT, D'ANALYSE ET DE GESTION DE POLICES D'ASSURANCE-VIE FINANCEES PAR DES RENTES**

Main International Patent Class: H04L

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 10038

9/8/17 (Item 2 from file: 349)

DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

00757134 \*\*Image available\*\*

**METHOD FOR ILLUSTRATING REPLACEMENT OF A BENEFIT PLAN NOT VIABLE IN THE JURIDICTION**

**PROCEDE ILLUSTRANT LE REMPLACEMENT D'UN PROGRAMME DE PREVOYANCE NON VALABLE AU LIEU DE JURIDICTION**

Main International Patent Class: G06F-017/60

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 38279

?

Set	Items	Description
S1	159820	DISABILITY
S2	23297	DISABILITY (W) INSURANCE
S3	2341	S2 AND TRUST
S4	20736	3 AND PREMIUM AND GUARANTEE
S5	75	S4 AND PREMIUM(W) GUARANTEE
S6	18	S5 AND EQUAL
S7	882	2 AND WITHIN (2W) TRUST
S8	100	S7 AND GUARANTEE
S9	17	S8 AND PREMIUM

?

?

TYPE S9/FULL/15

9/9/15 (Item 1 from file: 348)

DIALOG(R)File 348:EUROPEAN PATENTS

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00310264

**Improved pension benefits system.**

**Pensionskassensystem.**

**Systeme pour caisse de retraite.**

PATENT ASSIGNEE:

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PATENT (CC, No, Kind, Date): EP 332770 A1 890920 (Basic)

APPLICATION (CC, No, Date): EP 88302239 880315;

PRIORITY (CC, No, Date): EP 88302239 880315

DESIGNATED STATES: AT; BE; CH; DE; ES; FR; GB; GR; IT; LI; LU; NL; SE

INTERNATIONAL PATENT CLASS: G06F-015/30;

CITED PATENTS (EP A): US 4648037 A; DE 2716648 A; US 4694397 A

ABSTRACT EP 332770 A1

An improved pension benefits system for enrolled employees (e1, e2, e3...) of subscriber employers (e1, e2, e3...) including a master trust institution (10) and a life insurer institution (12). The master trust institution (10) computes and receives each subscriber employer's periodic payment (c1, c2, c3...) thereinto based primarily upon that employer's number of current employees (e1, e2, e3...), their ages and monthly earnings; purchases and retains a life insurance policy from the life insurance institution (12) covering each enrolled employee (e1, e2, e3...); invests in available securities to generate interest income; provides specific accurate future projections of periodic benefits (18) for retirement, death, or disability; receives all life insurance policy proceeds upon the death of each enrolled employee (e1, e2, e3...); and distributes all periodic payable benefits (18). Funding a significant portion of payable periodic benefits (18) by life insurance policy proceeds retained within the master trust institution (10) is one truly unique feature of this system; life insurance having prescribed amounts of whole life and progressive one-year term dividend rider components is yet another. The level of benefits (18) begins to increase yearly, preferably at a fixed rate simple, from the date of enrollment of each employee (e1, e2, e3...), to help defer the effects of inflation on future purchasing power of future payable benefits.

ABSTRACT WORD COUNT: 220

LEGAL STATUS (Type, Pub Date, Kind, Text):

Refusal:	010124 A1	Date European patent application was refused: 20000923
Application:	890920 A1	Published application (A1with Search Report ;A2without Search Report)
Examination:	900516 A1	Date of filing of request for examination: 900316
Change:	910206 A1	Representative (change)
*Assignee:	910206 A1	Applicant (transfer of rights) (change): Pension Benefits Systems Trust (1311030) 8740 S.W. 93rd Court Miami, Florida 33173 (US) (applicant designated states: AT;BE;CH;DE;ES;FR;GB;GR;IT;LI;LU;NL;SE)
Change:	910206 A1	Inventor (change)
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Change:	910227 A1	Inventor (change)
*Assignee:	910410 A1	Applicant (name, address) (change)
Examination:	920122 A1	Date of despatch of first examination report: 911209

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LANGUAGE (Publication,Procedural,Application): English; English; English  
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	EPABF1	2183
SPEC A	(English)	EPABF1	3412
Total word count - document A			5595
Total word count - document B			0
Total word count - documents A + B			5595

#### SPECIFICATION EP 332770 A1

##### IMPROVED PENSION BENEFITS SYSTEM

###### Background of the Invention

This invention relates generally to pension plans, and more specifically, to an improved pension benefits system utilizing life insurance as a major vehicle for funding benefits.

Several Congressional acts since 1974 including ERISA and TEFRA have led the way in a Congressional attempt to stem the tide of under-funded or illusory pension benefits in the past. To a large extent, these Congressional efforts coupled with other judicial pronouncements have contributed to the demise rather than strengthening of many of these prior pension programs and have compelled drastic changes in those that remain. Several economic and social factors including inflation, longer life expectancies, higher interest rates, recession, bankruptcies and other economic factors have all taken heavy tolls on private pension plans.

More recently, many private pension plans which had moved to adopt defined benefits pension plans are now being forced to either amend or dissolve their programs, resulting in loss by employees of considerable unvested benefits and creating a new movement toward defined contributions programs which are completely open ended concerning levels of benefits and protection of future purchasing power.

The present system, while fully complying with all of the latest Congressional and judicial mandates, provides a novel fully funded pension benefits system which imposes considerably lower and fixed determinable financial burdens upon the employer and relieves him of all administrative and fiduciary responsibility, while also providing expanded, accurately predictable, and increasing benefits to all enrolled employees. Benefits are expanded in that, in addition to periodic retirement payments after age 65, both death and disability benefits are also provided. Rather than being fixed or completely undeterminable, all benefits provided by the present system are projectable from the onset of a program with any subscriber employer so that each enrolled employee may determine his future benefits resulting from death, disability, or retirement and be assured that because of a built-in fixed percentage of increasing benefits, that the benefits he receives will keep pace with inflation, retaining his purchasing power. The marvels of this new improved pension system are, in large part, achieved by a unique implementation of life insurance to fund future payable liabilities by a master trust. Rather than terminating life insurance at employee retirement, each policy is maintained in force by the master trust until the employee's death, the proceeds flowing into the master trust to assist in paying all future periodic benefits.

###### Brief Summary of the Invention

The present invention is that of an improved pension benefits system for enrolled employees of subscriber employers including a master trust institution and a life insurer institution. The functions of the master trust institution include: computing and receiving each subscriber employer's periodic payment thereinto based primarily upon that employer's number of current employees, their ages and monthly earnings;



purchasing and retaining a life insurance policy from the life insurance institution covering each enrolled employee; investing in available securities, preferably those federally guaranteed, to generate interest income; providing specific accurate future projections, preferably in table form, of periodic benefits for retirement, death, or disability; receiving all life insurance policy proceeds upon the death of each enrolled employee; and distributing all periodic payable benefits. Funding a significant portion of payable periodic benefits by life insurance policy proceeds retained within the master trust institution is one truly unique feature of this system; life insurance having prescribed amounts of whole life and increasing one-year term dividend rider components is yet another.

It is an object of the present invention to provide an improved pension system which will both reduce and accurately define employer contributions while eliminating all employee contributions, if that is the chosen arrangement between employer and employees.

It is another object of this invention to provide a unique pension system which provides periodic benefits upon death, disability or retirement of each enrolled employee.

It is still another object of this invention to provide the above pension benefits system whose benefits are automatically increased at predetermined fixed rates to help keep pace with inflation.

Still another object is to provide the above invention fully funded in part by a unique utilization of life insurance.

In accordance with these and other objects which will become apparent hereinafter, the instant invention will now be described with reference to the accompanying drawings in which:

#### Brief Description of the Drawings

Figure 1 is a schematic flow diagram of the entire pension benefits system.

Figure 2 is a schematic flow diagram of the entire system showing the preferred embodiment of the master trust institution.

Figure 3 is a schematic flow diagram of the subscriber employer contribution comprising means for computing each subscriber employer's periodic contribution into the master trust institution.

#### Detailed Description of the Invention

Referring now to the Figures, and particularly to Figure 1, the system of the present invention includes a master trust institution 10 and a life insurance institution 12, which relate and exist functionally as follows. Each subscriber employer E1, E2, E3 ..., makes a predetermined periodic contribution into the master trust institution 10. The master trust institution 10, including an independent trustee, then, continuously and regularly performs several functions. A portion of each subscriber employer's contribution is applied for purchasing a predetermined life insurance policy against each enrolled employee's life from the life insurance institution 12.

A significant portion of the funding of all payable enrolled employee periodic benefits to enrolled employees, e1, e2, e3, ... is achieved through the unique utilization of predetermined amounts of life insurance. The master trust institution 10 receives and retains all life insurance policies and subsequently receives all life insurance proceeds at the death of each employee e1, e2, e3, ... . In addition to the insurance issuance of life insurance policies in predetermined amounts and payment of life insurance proceeds into the master trust institution 10, the life insurance institution 12 also pays all administrative and legal expenses, as well as Pension Benefits Guarantee Corp. (P.B.G.C.) premiums as required by Federal law.

The other portions of each subscriber employer's contribution are used to purchase securities on the open market. The securities in which the master trust institution 10 is limited to investing in must provide predetermined levels of guaranteed interest returned on investment in order to maintain a fully funded established level of employee benefits. Such preferred securities investments include Federal Government backed securities.

All dividends and interest proceeds from these investments in

securities are received into the master trust institution 10 and utilized for payment of employee periodic benefits.

Referring now to Figure 2, the preferred embodiment of the master trust institution is shown in more detail at 10(min). All subscriber employer's contributions C1, C2, C3, ... are received into the master trust institution 10(min) and are divided into two predetermined portions, the first portion being received into the pre-funded pool 14, the second portion being received into the side fund 16. The pre-funded pool, using its portion of subscriber employer contributions C1, C2, C3 ..., purchases a master life insurance policy from the life insurer institution 12 and, then, under that master policy, automatically purchases predetermined amounts of life insurance on each enrolled employee's life. The fact that life insurance is used universally in this system to fund both pre-retirement, post-retirement, and disability benefits produces a significant cost savings for this system, rather than self-insuring. Whereas typically life insurance held by individuals or otherwise is converted to an annuity at retirement, the pre-funded pool 14 retains the life insurance policy on each employee until death. Life insurance proceeds are then received into the pre-funded pool 14 to pay for death benefits, which are periodic in nature rather than in lump sum form. Coupled with a whole life insurance policy on each enrolled employee's life, the pre-funded pool 14 also automatically purchases a one-year term dividend increasing term rider in conjunction with each whole life policy providing for increasing proceeds without the expense of first year agent commissions and additional policy fees and handling expenses by the life insurer institution 12.

While typically the rest of the pension world dictates that when an employee retires, his life insurance policy should be surrendered in favor of a cash surrender value to help pay retirement benefits, the present system retains the whole life policy in force until death. The one year progressive term dividend rider portion of the life insurance is terminated at age 65, because the risk of payment of disability and death benefits and pre-retirement are no longer a risk for the master trust institution 10(min). The benefits to the master trust institution by retaining the whole life insurance policy in force until employee's death amounts to approximately 20 to 25 percent increased revenues into the master trust institution as compared with the cash surrender value of that whole life insurance policy at retirement age 65.

Once the level of employee benefits have been established, the level of life insurance policy is then established. In the preferred embodiment, the amount of whole life insurance is typically equal to about 30 times the employee's monthly salary, while the one year term dividend rider is equal to approximately one month of the employee's salary increasing yearly automatically to age 65. An important secondary benefit in the choice of the one year progressive term dividend rider is that all cash dividends yields therefrom are accumulated within the life insurer institution 12. By this dividend accumulation, after 10 years or other predetermined period of time, the accumulated dividends from the whole life policy are sufficient such that all future life insurance premiums for both the whole life portion and the increasing term dividend portion will be automatically paid from accumulated dividends for each employee's policy after 10 years of participation in the system. Thereafter, all subscriber employer's contributions C1, C2, C3, ... will be diverted directly into the side fund 16.

All monies received into the side fund 16, including at least a portion of employer's contributions, and proceeds from life insurance policies upon employees' deaths, are invested in guaranteed rate of return securities. These typically are in the form of Federally backed securities, paying predetermined minimum levels of interest and/or dividends.

By the accumulation of predetermined returns on securities' investments and life insurance proceeds, as well as continuing employer's contributions C1, C2, C3, ..., the side fund 16 is able to meet, on a fully funded basis, all payable periodic benefits for enrolled employees. These benefits include periodic payments upon death, disability, or

retirement of each employee. As indicated in Figure 2, death benefits vest upon the enrollment by the subscriber employer into the system, and are payable beginning immediately upon the death of an employee to the employee's beneficiaries. These periodic death benefits are payable for a predetermined period of years. Disability benefits vest also on enrollment of the subscriber employer, and are payable upon the occurrence of the disability in supplemental form to Social Security such that the total amount of periodic benefits received by the disabled employee is at a predetermined level. Retirement benefits vest progressively during the third, fourth, and fifth year of enrollment of each employee. After the third year, approximately 50 percent of the retirement benefits are vested; during the fourth year, approximately 75 percent of retirement benefits are vested; and, during the fifth year, 100 percent of all retirement benefits have vested for each employee. As noted, all employee benefits are fully portable after three years of enrollment in the system. This feature provides that the employee, after three years of employment with one subscriber employer may take employment with another enrolled employer without loss of benefits, and will continue to accumulate benefits upon further employment with the new subscriber employer.

Obviously, in order to be fully funded, the system must be based upon defined definitions of levels of benefits for death, disability, and retirement for each employee. All benefits are periodic, and preferably monthly, and are equal to a fixed percentage of each enrolled employee's final monthly average income. The system provides a formula for determining the final income level which is the greater of:

- i. the last projected salary to age 64, the monthly salary at entry age increased 5 percent yearly (simple interest) to age 64; or
- ii. career average salary to age 60; or
- iii. average monthly salary between age 56 and 60 increased a predetermined percentage of 5% simple interest to age 64. Obviously, item i. above provides the minimum projected periodic benefits which would be available to each employee, and may be easily computed at the onset of the program for each employee. Alternately, this minimum level of benefits at any point in the employee's career that he becomes disabled or dies, or retires at age 65, may be incorporated into table form whereby his entry level salary may be multiplied by a factor determined by the pre-established inflation factor as a percentage of benefits' yearly increase and the number of years of service. This factor which may be easily located in table form, may be multiplied by the entry level salary to establish the minimum expected benefits which would be payable periodically to the employee upon the occurrence of one of the benefits triggers. Although periodic benefits may be higher, this table would establish the minimum expected periodic benefits.

Referring now to Figure 3, the subscriber employer contribution computing means for determining each subscriber employer's periodic contribution into the master trust institution is shown. This calculation of employer contribution is calculated preferably annually for each employer at 20. As indicated at 22, the yearly cost of whole life insurance and automatic progressive term rider policies for each employee by age group is determined. Because each employee's policy is issued under a master policy which has been pre-established between the master trust institution and the life insurance institution, costs and administrative costs of administration are minimized. At 24, the yearly cost of administration, attorney, trustee, and P.B.G.C. premium expenses are also determined. Next in parallel and simultaneously, at 26, the average age of all enrolled employees for each subscriber employer is calculated, after which at 28, the minimum number of years of liability is determined. The letter "G" is a predetermined number of years, typically between 65 and 80, which is the minimum guaranteed age to which periodic benefits are to be paid on a continuous and certain basis. At 30, the future value of all liabilities are calculated based upon the previously discussed minimum benefits projection at age 65, and assumed minimum number of years of continuous and certain payable benefits until age "G" which will be increased by the assumed simple interest percentage

per year after retirement. At age 32, the immediate future assets of all life insurance policies issued for each subscriber employer's employees is determined. Then, at 34, a reserve is determined for providing disability benefits which vest upon subscriber employer enrollment, and will be incurred by a predetermined actuarially established number of employees. This reserve at 34 is typically a percentage of subscriber employer's annual payroll.

By reducing the future value of liabilities at 30 by the immediate value or future life insurance policy proceeds 32, at 36, then dividing that amount at 36 by the minimum guaranteed number of years of liability 28, the percentage of employer annual payroll is determined which will fund all benefits during the first period of the system's adoption before life insurance dividends begin to automatically pay life insurance premiums.

The total annual fixed subscriber employer's contribution as a percentage of his annual or otherwise periodic payroll is determined at C1, C2, C3, ... to equal the sum of the yearly cost of all life insurance premiums at 22, the yearly cost of administration, attorney, trustee and P.B.G.C. premium expenses at 24, and the disability reserve at 34 plus the pre-dividend payment of life insurance premiums at 38. Thus, by the means described in Figure 3, each subscriber employer's annual or periodic contributions into the master trust institution which will fully fund all of the above-described benefits, is determined as a fixed percentage of its payroll.

#### BASIC ASSUMPTIONS

Obviously, one primary assumption in this pension benefits system is the current life expectancy of employees. This is assumed to be equal between men and women and is determined actuarially on a yearly basis. Because no pension benefits are payable before the sixth year of employer participation, the only financial exposure during that period would be from death or disability of an employee. Therefore, during this first five year start-up period, the liabilities are treated and calculated separately and fully funded separately. After ten years, life insurance premiums begin to be paid by the whole life policy dividend accumulations. Thereafter, all life insurance premiums for a given subscriber employer are paid substantially, if not totally, by dividend accumulations within the life insurance institution. Because at the pre-established age of retirement of each employee the risk of having to pay pre-retirement death or disability benefits is extinguished, the term rider portion of the life insurance policy is discontinued for each particular enrolled employee. However, the accumulated dividends from that whole life policy will continue to automatically pay the whole life insurance policy premiums on each employee after his retirement age.

All employee periodic benefits are increased annually throughout the duration of their participation in the program and into retirement in order to compensate for loss of purchasing power due to inflation. However, rather than tying benefits level to uncontrollable cost of living indexes or the like, this system incorporates predetermined fixed simple interest percentages of yearly benefits increases based upon the employee's start-up salary. The benefits tables discussed earlier provide an easy index for determining minimum future payable benefits, that is, benefits which are upwardly adjusted annually according to the predetermined yearly simple percentage rate of increase.

Death benefits are presumed to be required by the employee's beneficiaries only for a fixed period of years. Thereafter, periodic benefits will terminate. However, disability benefits are payable periodically to the employee as a supplement to Social Security until death. These benefits for disability will increase according to the assumed fixed simple interest inflation factor until age "G" and level thereafter until death. Likewise, retirement benefits continue to increase by the inflation factor simple interest until age "G", and level thereafter until death.

An important marketing aspect of the present invention is provided in the fact that under current marketing of existing pension plans, only specialized knowledgeable agents are qualified to work with employers to

implement their programs. Further, in many cases, the employer must become a fiduciary and trustee for pension benefits contributions by employees. Under the instant system, virtually any life insurance agent knowledgeable in life insurance programs, procedures, and policies is eligible to present and implement this system with any employer having a minimum number of employees. All actuarial assumptions and calculations of employer contributions are predetermined in the system and calculated and implemented by the master trust which includes an independent trustee as fiduciary.

Certain cash reserves are available to the second funded pool which need not otherwise be set aside to pay the above-described enrolled employee benefits. These reserves become available upon the occurrence of certain conditions or factors in conjunction with each enrolled employee and do so because the subsequent periodic benefits are otherwise funded within the master trust institution by at least one component of the above-described life insurance policy on each enrolled employee's life. A first cash reserve is available within the second funded pool upon the termination of each enrolled employee in the form of pre-retirement age death. The first cash reserve is in the form and amount of funds within the second funded pool generally equal to all previous subscriber employer contributions related to that deceased enrolled employee. A second cash reserve is available within the second funded pool upon the termination of each enrolled employee in the form of enrolled employee turnover (employment termination). This second cash reserve is in the form and amount of funds within the second funded pool also generally equal to all previous subscriber employer contribution related to that deceased enrolled employee. A third cash reserve is deposited into the second funded pool upon the post-retirement age death of each enrolled employee generally equal to all proceeds of life insurance available from the life insurance institution through the first funded pool upon the post-retirement death of each enrolled employee.

While the instant invention has been shown and described herein in what is conceived to be the most practical and preferred embodiment, it is recognized that departures may be made therefrom within the scope of the invention, which is therefore not to be limited to the details disclosed herein but is to be accorded the full scope of the claims so as to embrace any and all equivalent apparatus and articles.

#### CLAIMS EP 332770 A1

1. A pension benefits system for administering at least one subscriber employer account on behalf of each subscriber employer's enrolled employees each of whom are to receive periodic benefits payments, said system comprising:
  - a master trust; and
  - a life insurer;
  - said master trust including:
    - subscriber employer contribution computing means for computing and receiving each said subscriber employer's particular periodic contribution;
    - life insurance procurement means for procuring from said life insurer with a portion of each said subscriber employer contribution a predetermined life insurance policy for each said enrolled employee's life, each said life insurance policy retained by, and naming as its beneficiary, said master trust;
    - life insurance proceeds collecting means for receiving and retaining from said life insurer all said life insurance policy proceeds upon each enrolled employee's death;
    - benefits calculating means for determining each said enrolled employee's periodic benefits;
    - investment means for procuring, with another portion of each said subscriber employer contribution, investments having expected rates of return and degrees of investment security and receiving and retaining all proceeds from said investments;
    - periodic benefits payment means for disbursing payable periodic benefits from said life insurance policy proceeds, said investments'

- proceeds and said subscriber employer contributions.
2. A pension benefits system as set forth in Claim 1, further comprising:
    - tabularized means for predetermining all payable and future projected employee periodic benefits.
  3. A pension benefits system as set forth in Claim 2, wherein said tubular means includes:
    - factor indicia which is to be multiplied with each enrolled employee's monthly earnings to predetermine said periodic benefits.
  4. A pension benefits system as set forth in Claim 3, wherein:
    - said factor indicia means is equal to about 40% of a unit of earnings increased by the addition to said unit of earnings by a predetermined fixed inflation factor as a percentage of said unit once yearly for each enrolled employee between 65 and each enrolled employee's age at time of enrollment.
  5. A pension benefits system as set forth in Claim 1, wherein said pension benefits include:
    - periodic retirement benefits payments;
    - periodic death benefits payments; and
    - periodic disability benefits payments.
  6. A pension benefit system as set forth in Claim 5, wherein:
    - said employee death, disability, and retirement benefits payments vest and are fully portable between different subscriber employers in said system after a predetermined period of continuous enrollment.
  7. A pension benefit system as set forth in Claim 1, wherein said subscriber employer periodic contribution computing means includes:
    - average age computing means for determining the average age of each enrolled employee;
    - life insurance cost computing means for determining periodic cost of said life insurance for all enrolled employees of said subscriber employer;
    - administrative cost computing means for estimating all administrative, legal, trustee and P.B.G.C. premium yearly expenses for said subscriber employer;
    - first mathematical component for estimating minimum number of years of benefits liability to said master trust for each said subscriber employer including reducing the minimum expected age for each enrolled employer to receive benefits by said average age of enrolled employees for each subscriber employer;
    - second mathematical component for estimating the future value of all life insurance proceeds from each said subscriber employers enrolled employees;
    - third mathematical component for estimating the immediate future assets of all life insurance policies issued for all enrolled employees for each said subscriber employer;
    - fourth mathematical component for estimating a cash reserve to fund contingent disability benefits;
    - first mathematical product means for computing predividend component of each subscriber employer's contribution for said procuring of a life insurance policy for each enrolled employee including reducing said second mathematical component by said third mathematical component divided by said first mathematical to produce a first dividend which is then divided by said subscriber employer's periodic payroll;
    - second mathematical product means for computing said subscriber employer's said periodic contribution including summing said first mathematical product means, said fourth mathematical component, said periodic cost of said life insurance, and said expenses.
  8. A pension benefits system as set forth in Claim 1, wherein each said life insurance policy includes:
    - a whole life policy and a progressive one year term divided rider coupled with said whole life policy on each enrolled employee's life.
  9. A pension benefits system as set forth in Claim 8, wherein:
    - each said whole life policy has a face amount generally equal to 30

times the enrolled employee's monthly earnings at time of enrollment;

each said progressive term dividend rider is generally equal to the enrolled employee's monthly earnings at the time of enrollment.

10. A pension benefits system as set forth in Claim 8, wherein:

each said whole life policy is maintained by said life insurer in full force and effect until the death of each said enrolled employee, whether working or retired;

each said rider is maintained by said life insurer in full force and effect until a predetermined retirement age or earlier death of each said enrolled employee.

11. A pension benefits system as set forth in Claim 8, wherein:

each said whole life policy produces dividends which are accumulated and retained by said life insurer;

said dividends accumulate sufficiently after a predetermined number of years of participation by each said enrolled employee and designated to automatically pay for all subsequent life insurance policy premiums whereupon each said portion of each said subscriber employer's contribution for procuring each said life insurance policy is retained within said master trust.

12. A pension benefits system as set forth in Claim 8, wherein:

each said rider yearly increases said insurance policy proceeds a predetermined amount until said predetermined retirement age or earlier death of each said enrolled employee.

13. A pension benefits system for administering at least one subscriber employer account on behalf of each subscriber employer to provide periodic benefits payments for enrolled employee beginning at the earliest death, disability or retirement of each enrolled employee, said system comprising:

a master trust; and

a life insurer;

said master trust including:

subscriber employer contribution computing means for computing and receiving each said subscriber employer's particular periodic contribution;

life insurance procurement means for procuring from said life insurer with a portion of each said subscriber employer contribution a predetermined life insurance policy against each enrolled employee's life, each said life insurance policy retained by, and naming as its beneficiary, said master trust, each said life insurance policy including a whole life policy and a progressive one year term dividend rider coupled with said whole life policy for each said enrolled employee's life;

life insurance proceeds collecting means for receiving and retaining from said life insurer all said life insurance policy proceeds upon each said enrolled employee's death;

benefits calculating means for determining each said enrolled employee's periodic benefits;

investment means for procuring, with another portion of each said subscriber employer contribution, investments having expected rates of return and degrees of investment security and receiving and retaining all proceeds from said investments;

periodic benefits payment means for disbursing payable said periodic benefits from said life insurance policy proceeds, said investments' proceeds and said subscriber employer contributions.

14. A pension benefits system as set forth in Claim 13, wherein:

each said whole life policy is maintained by said life insurer in full force and effect until the death of each said enrolled employee, whether working or retired;

each said rider is maintained by said life insurer in full force and effect until a predetermined retirement age or earlier death of each said enrolled employee.

15. A pension benefits system as set forth in Claim 13, wherein:

each said whole life policy produces dividends which are accumulated and retained by said life insurer;

said dividends accumulate sufficiently after a predetermined number of years of participation by each said enrolled employee and designated to automatically pay for all subsequent life insurance policy premiums whereupon each said portion of each said subscriber employer's contribution for procuring each said life insurance policy is retained within said master trust.

16. A pension benefits system as set forth in Claim 13, wherein:

each said rider yearly increases said insurance policy proceeds a predetermined amount until said predetermined retirement age or earlier death of each said enrolled employee.

17. A pension benefits system as set forth in Claim 13, wherein said subscriber employer periodic contribution computing means includes:

average age computing means for determining the average age of each enrolled employee;

life insurance cost computing means for determining periodic cost of said life insurance for all enrolled employees of said subscriber employer;

administrative cost computing means for estimating all administrative, legal, trustee, and P.B.G.C. premium yearly expenses for said subscriber employer;

first mathematical component for estimating minimum number of years of benefits liability to said master trust for each said subscriber employer including reducing the minimum expected age for each enrolled employer to receive benefits by said average age of enrolled employees for each subscriber employer;

second mathematical component for estimating the future value of all life insurance proceeds from each said subscriber employers enrolled employees;

third mathematical component for estimating the immediate future assets of all life insurance policies issued for all enrolled employees for each said subscriber employer;

fourth mathematical component for estimating a cash reserve to fund contingent disability benefits;

first mathematical product means for computing predividend component of each subscriber employer's contribution for said procuring of a life insurance policy for each enrolled employee including reducing said second mathematical component by said third mathematical component divided by said first mathematical to produce a first dividend which is then divided by said subscriber employer's periodic payroll;

second mathematical product means for computing said subscriber employer's said periodic contribution including summing said first mathematical product means, said fourth mathematical component, said periodic cost of said life insurance, and said expenses.

18. A pension benefits system to be implemented by a life insurer for administering at least one subscriber employer account on behalf of each subscriber employer's enrolled employees each of whom are to receive periodic benefits payments, said system comprising:

subscriber employer contribution computing means for computing and receiving each subscriber employer's particular periodic contribution;

life insurance providing means for issuing by said life insurer with a portion of each said subscriber employer contribution a predetermined life insurance policy against each enrolled employee's life, each said life insurance policy retained by, and naming as its beneficiary, said master trust, each said life insurance policy including a whole life policy and a progressive one year term dividend rider coupled with said whole life policy for each enrolled employee's life;

life insurance proceeds collecting means for receiving and retaining from said life insurer all said life insurance policy proceeds upon each enrolled employee's death;

benefits calculating means for determining each enrolled employee's periodic benefits;

investment means for procuring, with another portion of each said



subscriber employer contribution, investments having expected rates of return and degrees of investment securing and for receiving and retaining all proceeds from said investments;

periodic benefits payment means for disbursing payable periodic benefits from said life insurance policy proceeds, said securities' proceeds and said subscriber employer contributions.

19. A pension benefits system to be implemented by an employer on behalf of each employer's enrolled employees each of whom are to receive periodic benefits payments, said system comprising:

a master trust; and

a life insurer;

said master trust including:

employer contribution computing means for computing and receiving each employer's particular periodic contribution;

life insurance procurement means for procuring from said life insurer with a portion of each said employer contribution a predetermined life insurance policy against each enrolled employee's life, each said life insurance policy retained by, and naming as its beneficiary, said master trust, each said life insurance policy including a whole life policy and a progressive one year term dividend rider coupled with said whole life policy for each said enrolled employee's life;

life insurance proceeds collecting means for receiving and retaining from said life insurer all said life insurance policy proceeds upon each said enrolled employee's death;

benefits calculating means for determining each enrolled employee's periodic benefits;

investment means for procuring, with another portion of each said subscriber employer contribution, investments having expected rates of return and degrees of investment security and for receiving and retaining all proceeds from said investments;

periodic benefits payment means for disbursing payable periodic benefits from said life insurance policy proceeds, said securities' proceeds and said employer contributions.

20. A method of funding and administering an employee benefits system for at least one subscriber employer account on behalf of each subscriber employer's enrolled employees each of whom are to receive periodic benefits payments, said system comprising the steps of:

A. Computing and receiving each said subscriber employer's particular periodic contribution;

B. Procuring from a life insurer with a portion of each said subscriber employer contribution a predetermined life insurance policy against each said enrolled employee's life, each said life insurance policy retained by, and naming as its beneficiary, a master trust, each said life insurance policy including a whole life policy and a progressive one year term dividend rider coupled with said whole life policy for each enrolled employee's life;

C. Receiving and retaining from said life insurer into said master trust all said life insurance policy proceeds upon each said enrolled employee's death;

D. Calculating each said enrolled employee's periodic benefits;

E. Investing another portion of each said subscriber employer contribution to generate revenues and receiving and retaining all said revenues from said investing;

F. Disbursing said periodic benefits from said life insurance policy proceeds, said investing revenues and said subscriber employer contributions.

?

Set	Items	Description
S1	159820	DISABILITY
S2	23297	DISABILITY (W) INSURANCE
S3	2341	S2 AND TRUST
S4	20736	3 AND PREMIUM AND GUARANTEE
S5	75	S4 AND PREMIUM(W) GUARANTEE

S6 18 S5 AND EQUAL  
 S7 882 2 AND WITHIN (2W) TRUST  
 S8 100 S7 AND GUARANTEE  
 S9 17 S8 AND PREMIUM

?

S S8 AND EQUAL

100 S8  
 1552152 EQUAL  
 S10 24 S8 AND EQUAL

?

TYPE S10/FREE/1-24

**10/8/1 (Item 1 from file: 15)**

DIALOG(R)File 15:(c) 2002 ProQuest Info&Learning. All rts. reserv.

01869910 05-20902

**\*\*USE FORMAT 9 FOR FULL TEXT\*\***

**Executive summary: Evaluating issues in privatizing Social Security**

WORD COUNT: 8075 LENGTH: 10 Pages

1999

GEOGRAPHIC NAMES: US

DESCRIPTORS: Social security; Trust funds; Privatization; Insurance

CLASSIFICATION CODES: 9190 (CN=United States); 1120 (CN=Economic policy & planning); 1200 (CN=Social policy); 8200 (CN=Insurance industry)

**10/8/2 (Item 2 from file: 15)**

DIALOG(R)File 15:(c) 2002 ProQuest Info&Learning. All rts. reserv.

01671691 03-22681

**\*\*USE FORMAT 9 FOR FULL TEXT\*\***

**Analyzing the financing of nonqualified deferred compensation plans**

WORD COUNT: 9428 LENGTH: 16 Pages

Third Quarter 1998

GEOGRAPHIC NAMES: US

DESCRIPTORS: Nonqualified pension plans; Deferred compensation; Executive compensation; Corporate tax planning

CLASSIFICATION CODES: 9190 (CN=United States); 6400 (CN=Employee benefits & compensation); 2130 (CN=Executives); 4210 (CN=Institutional taxation)

**10/8/3 (Item 3 from file: 15)**

DIALOG(R)File 15:(c) 2002 ProQuest Info&Learning. All rts. reserv.

01667387 03-18377

**\*\*USE FORMAT 9 FOR FULL TEXT\*\***

**Rough justice in mass future claims: Should bankruptcy courts direct tort reform?** WORD COUNT: 13338 LENGTH: 28 Pages

Jun 1998

GEOGRAPHIC NAMES: US

DESCRIPTORS: Bankruptcy laws; Legal reform; Civil procedure; Class action lawsuits; Torts; Products liability; Proposals; Problems

CLASSIFICATION CODES: 9190 (CN=United States); 3200 (CN=Credit management); 4300 (CN=Law)

**10/8/4 (Item 4 from file: 15)**

DIALOG(R)File 15:(c) 2002 ProQuest Info&Learning. All rts. reserv.

01508045 01-59033

**\*\*USE FORMAT 9 FOR FULL TEXT\*\***

**Pro-social consumer influence strategies: When and how do they work?**

WORD COUNT: 10553      LENGTH: 14 Pages

Oct 1997

GEOGRAPHIC NAMES: US

DESCRIPTORS: Marketing management; Green marketing; Social responsibility;  
Effectiveness; Consumer attitudes; Market research; Studies; Statistical  
analysis

CLASSIFICATION CODES: 9190 (CN=United States); 9130  
(CN=Experimental/Theoretical); 7100 (CN=Market research); 2410  
(CN=Social responsibilities)

**10/8/5      (Item 5 from file: 15)**

DIALOG(R)File 15:(c) 2002 ProQuest Info&Learning. All rts. reserv.

01026236 96-75629

**\*\*USE FORMAT 9 FOR FULL TEXT\*\***

**Trust: The connecting link between organizational theory and philosophical  
ethics** WORD COUNT: 11276      LENGTH: 25 Pages

Apr 1995

DESCRIPTORS: Organization theory; Ethics; Morality; Group dynamics

CLASSIFICATION CODES: 9130 (CN=Experimental/Theoretical); 2500  
(CN=Organizational behavior); 2410 (CN=Social responsibilities)

**10/8/6      (Item 6 from file: 15)**

DIALOG(R)File 15:(c) 2002 ProQuest Info&Learning. All rts. reserv.

00920343 95-69735

**\*\*USE FORMAT 9 FOR FULL TEXT\*\***

**Significant recent developments in estate planning (Part I)**

WORD COUNT: 12040      LENGTH: 15 Pages

Oct 1994

GEOGRAPHIC NAMES: US

DESCRIPTORS: Letter rulings; Ltr. Rul. 9419007; Letter rulings; Ltr. Rul.  
9352001; Letter rulings; Ltr. Rul. 9340052; Letter rulings; Ltr. Rul.  
9343003; Letter rulings; Ltr. Rul. 9350032; Estate planning; Estate  
taxes; Gifts; Disclaimers; Powers of appointment; Tax deductions;  
Donations; Federal court decisions; Administrative expenses

CLASSIFICATION CODES: 9190 (CN=United States); 4220 (CN=Estate planning);  
4330 (CN=Litigation)

**10/8/7      (Item 7 from file: 15)**

DIALOG(R)File 15:(c) 2002 ProQuest Info&Learning. All rts. reserv.

00616680 92-31782

**\*\*USE FORMAT 9 FOR FULL TEXT\*\***

**Special Report: Safety and Health - Soviet Style (Part 2)** WORD COUNT:

7472      LENGTH: 9 Pages

May 1992

GEOGRAPHIC NAMES: Ukraine; Belarus; Russia; US

DESCRIPTORS: Occupational safety; Occupational hazards; Health hazards;  
Inspections; Unions; Characteristics

CLASSIFICATION CODES: 5340 (CN=Safety management); 9176 (CN=Eastern Europe)  
; 9190 (CN=United States)

**10/8/8      (Item 1 from file: 636)**

DIALOG(R)File 636:(c) 2002 The Gale Group. All rts. reserv.

02774093      Supplier Number: 45630301 (USE FORMAT 7 FOR FULLTEXT)

**New Structures Abound as Over \$3 Billion Prices**

June 26, 1995

Word Count: 1060

PUBLISHER NAME: American Banker-Bond Buyer

INDUSTRY NAMES: BANK (Banking, Finance and Accounting); BUSN (Any type of business)

**10/8/9 (Item 1 from file: 148)**

DIALOG(R)File 148:(c)2002 The Gale Group. All rts. reserv.

11755723 SUPPLIER NUMBER: 55450619 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Executive Summary: Evaluating Issues in Privatizing Social Security.**

Spring, 1999

WORD COUNT: 8306 LINE COUNT: 00744

INDUSTRY CODES/NAMES: BUSN Any type of business; GOVT Government and Law; INSR Insurance and Human Resources; LAW Law

DESCRIPTORS: Privatization--Economic aspects; Social security--Planning; Defined contribution plans--Management; Corporate bonds--Management

GEOGRAPHIC CODES/NAMES: 1USA United States

FILE SEGMENT: LRI File 150

**10/8/10 (Item 2 from file: 148)**

DIALOG(R)File 148:(c)2002 The Gale Group. All rts. reserv.

11590097 SUPPLIER NUMBER: 55905524 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Lending to ESOPs: of a different color, this horse still races.(Lending to...)(Employee Stock Ownership Plans)**

May, 1999

WORD COUNT: 4940 LINE COUNT: 00391

INDUSTRY CODES/NAMES: BANK Banking, Finance and Accounting; BUSN Any type of business

DESCRIPTORS: Employee ownership--Finance; Employee stock options--Finance ; Employee stock ownership plans--Finance

PRODUCT/INDUSTRY NAMES: 6370300 (Employee Stock Ownership Plans)

SIC CODES: 6371 Pension, health, and welfare funds

NAICS CODES: 52511 Pension Funds

FILE SEGMENT: MC File 75

**10/8/11 (Item 3 from file: 148)**

DIALOG(R)File 148:(c)2002 The Gale Group. All rts. reserv.

11586281 SUPPLIER NUMBER: 55450618 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**The Galveston Plan and Social Security: A Comparative Analysis of Two Systems.(Statistical Data Included)**

Spring, 1999

WORD COUNT: 9732 LINE COUNT: 01062

INDUSTRY CODES/NAMES: BUSN Any type of business; GOVT Government and Law; INSR Insurance and Human Resources; LAW Law

DESCRIPTORS: Privatization--Economic aspects; Retirement income--Management; Texas--Social policy

GEOGRAPHIC CODES/NAMES: 1USA United States

FILE SEGMENT: LRI File 150

**10/8/12 (Item 4 from file: 148)**

DIALOG(R)File 148:(c)2002 The Gale Group. All rts. reserv.

09293146 SUPPLIER NUMBER: 19033708 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Rethinking the role of recourse in the sale of financial assets.**

Nov, 1996

WORD COUNT: 22298 LINE COUNT: 01750

INDUSTRY CODES/NAMES: GOVT Government and Law; LAW Law; BUSN Any  
type of business  
DESCRIPTORS: Asset-backed securities--Laws, regulations, etc.; Securities  
law--Interpretation and construction  
GEOGRAPHIC CODES: NNUS  
GEOGRAPHIC NAMES: United States  
PRODUCT/INDUSTRY NAMES: 9108620 (Securities & Commodities Regulatn)  
FILE SEGMENT: LRI File 150

**10/8/13 (Item 5 from file: 148)**

DIALOG(R)File 148:(c)2002 The Gale Group. All rts. reserv.

07545125 SUPPLIER NUMBER: 15786349 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Significant recent developments in estate planning. (part 1)**

Oct, 1994

WORD COUNT: 12777 LINE COUNT: 01023

INDUSTRY CODES/NAMES: GOVT Government and Law; BANK Banking, Finance  
and Accounting  
DESCRIPTORS: Estate planning--Laws, regulations, etc.; Probate law--  
Litigation; Gifts--Laws, regulations, etc.; Gifts, Disclaimer of--Laws,  
regulations, etc.; Powers (Law)--Laws, regulations, etc.  
GEOGRAPHIC CODES: NNUS  
FILE SEGMENT: LRI File 150

**10/8/14 (Item 6 from file: 148)**

DIALOG(R)File 148:(c)2002 The Gale Group. All rts. reserv.

05917012 SUPPLIER NUMBER: 12508097 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Trust moves into the mainstream. (trust operations of banks)**

May, 1992

WORD COUNT: 1643 LINE COUNT: 00130

INDUSTRY CODES/NAMES: BANK Banking, Finance and Accounting  
DESCRIPTORS: Trust companies--Evaluation; Banking industry--Services  
SIC CODES: 6091 Nondeposit trust facilities; 6000 DEPOSITORY  
INSTITUTIONS; 6021 National commercial banks  
FILE SEGMENT: MC File 75

**10/8/15 (Item 1 from file: 20)**

DIALOG(R)File 20:(c) 2002 The Dialog Corp. All rts. reserv.

15454781 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**No Option to Buy**

March 05, 2001

WORD COUNT: 2566

DESCRIPTORS: Pay Awards & Benefits; Human Resources & Employment;  
Company News; Law & Legal Issues; General News; Share Option Schemes;  
Share Structure  
COUNTRY NAMES/CODES: Russia (RU)  
REGIONS: Commonwealth of Independent States; Former USSR  
SIC CODES/DESCRIPTIONS: 9651 (Regulation of Miscellaneous Commercial  
Sectors); 9441 (Administration of Social & Manpower Programs)  
NAICS CODES/DESCRIPTIONS: 92615 (Regulation Licensing & Inspection of  
Miscellaneous Commercial Sectors); 92313 (Admin of Other Human Resource  
Programs)

10/8/16 (Item 2 from file: 20)

DIALOG(R)File 20:(c) 2002 The Dialog Corp. All rts. reserv.

03654570 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Investment: Zero in on zero dividends: Zero-dividend preference shares may be difficult to understand but they are still an excellent buy. Bill Fowler, Independent investment trust consultant**

October 29, 1998

WORD COUNT: 1130

DESCRIPTORS: Equities; Market News; Comment & Analysis

COUNTRY NAMES/CODES: United Kingdom (GB)

REGIONS: Europe; European Union; Western Europe

SIC CODES/DESCRIPTIONS: 6722 (Management Investment Open-End)

10/8/17 (Item 1 from file: 348)

00310264

**Improved pension benefits system.**

**Pensionskassensystem.**

**Systeme pour caisse de retraite.**

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	EPABF1	2183
SPEC A	(English)	EPABF1	3412
Total word count - document A			5595
Total word count - document B			0
Total word count - documents A + B			5595

10/8/18 (Item 1 from file: 349)

DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

00789110 \*\*Image available\*\*

**CRYPTOGRAPHIC SERVER WITH PROVISIONS FOR INTEROPERABILITY BETWEEN CRYPTOGRAPHIC SYSTEMS**

**SERVEUR CRYPTOGRAPHIQUE A FONCTIONS D'INTEROPERABILITE ENTRE SYSTEMES CRYPTOGRAPHIQUES**

Main International Patent Class: G07F-007/10

International Patent Class: G06F-017/60

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 31030

10/8/19 (Item 2 from file: 349)

DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

00789109 \*\*Image available\*\*

**SERVER-SIDE IMPLEMENTATION OF A CRYPTOGRAPHIC SYSTEM  
INSTALLATION COTE SERVEUR D'UN SYSTEME CRYPTOGRAPHIQUE**

Main International Patent Class: G07F-007/10

International Patent Class: G06F-017/60

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 32293

10/8/20 (Item 3 from file: 349)

DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

00788808 \*\*Image available\*\*

**ELECTRONIC COMMERCE WITH CRYPTOGRAPHIC AUTHENTICATION  
COMMERCE ELECTRONIQUE AVEC AUTHENTIFICATION CRYPTOGRAPHIQUE**

Main International Patent Class: G06F-017/10

International Patent Class: G06F-017/60

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 32863

10/8/21 (Item 4 from file: 349)

DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

00788704 \*\*Image available\*\*

**CONTEXT SENSITIVE DYNAMIC AUTHENTICATION IN A CRYPTOGRAPHIC SYSTEM  
AUTHENTIFICATION DYNAMIQUE SENSIBLE AU CONTEXTE DANS UN SYSTEME  
CRYPTOGRAPHIQUE**

Main International Patent Class: G06F-001/00

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 28281

10/8/22 (Item 5 from file: 349)

DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

00783796

**METHODS OF USE OF FLUOROQUINOLONE COMPOUNDS AGAINST BACTERIA  
METHODES D'UTILISATION DE COMPOSES DE FLUOROQUINOLONES CONTRE DES BACTERIES**

Main International Patent Class: A61K-031/44

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 80204

10/8/23 (Item 6 from file: 349)

DIALOG(R)File 349:(c) 2002 WIPO/Univentio. All rts. reserv.

00757134 \*\*Image available\*\*

**METHOD FOR ILLUSTRATING REPLACEMENT OF A BENEFIT PLAN NOT VIABLE IN THE  
JURIDICITION  
PROCEDE ILLUSTRANT LE REMPLACEMENT D'UN PROGRAMME DE PREVOYANCE NON VALABLE  
AU LIEU DE JURIDICITION**

Main International Patent Class: G06F-017/60

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 38279

10/8/24 (Item 1 from file: 625)  
DIALOG(R)File 625:(c) 2002 American Banker. All rts. reserv.

0175502

**New Structures Abound as Over \$3 Billion Prices**

June 26, 1995

DOCUMENT TYPE: Newsletter      LANGUAGE: English      RECORD TYPE: Fulltext

WORD COUNT:      1,076

COMPANY NAMES (DIALOG GENERATED): Brothers Financial Products ; Chase  
Manhattan ; Chrysler Financial ; Citibank ; CIT Group ; CS First Boston ;  
Duff & Phelps Credit ; First USA ; Lead Salomon Brothers ; Lehman Brothers  
Securities ; LBFP ; MBNA ; Premier ; Rating Co  
?